

SERFF Tracking Number: TCRE-126314919 State: Arkansas
 Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 43566
 Company Tracking Number:
 TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable Sub-TOI: A02.1G.002 Flexible Premium
 Product Name: RCP Forfeiture Endorsement
 Project Name/Number: /IGRSP-FORF-E1

Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: RCP Forfeiture Endorsement SERFF Tr Num: TCRE-126314919 State: Arkansas
 TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable SERFF Status: Closed-Approved-Closed State Tr Num: 43566
 Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Michele Kahn Disposition Date: 09/28/2009
 Date Submitted: 09/22/2009 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: IGRSP-FORF-E1 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Filing being made in all states concurrently.
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Small and Large
 Overall Rate Impact: Group Market Type: Employer
 Filing Status Changed: 09/28/2009 Explanation for Other Group Market Type:
 Deemer Date: State Status Changed: 09/28/2009
 Submitted By: Michele Kahn Created By: Michele Kahn
 Filing Description: Corresponding Filing Tracking Number:

Attached for your approval is an endorsement to the TIAA Retirement Choice Plus (RCP) contract for use when the RCP contract is issued in connection with forfeiture accounts maintained for pension plans. Such accounts are comprised of accumulations forfeited due to an employee's failure to satisfy the plan's vesting requirement.

As stated in the RCP contract, and in accordance with applicable pension law, amounts in forfeiture accounts can be used to offset the employer's future contribution obligations or to pay valid plan expenses. To this end, this endorsement

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defines the term “premium offset payment”. This endorsement also clarifies that the accumulation under the RCP contract is not attributable to any individual employee and deactivates “contractholder payments” which otherwise allow for wholesale withdrawals for the purpose of switching investments.

A certification of readability is not included as this product is a security subject to federal jurisdiction.

This endorsement does not replace any existing form.

This form will be pre-printed or laser emitted with identical language approved by the Department. We reserve the right to change the book-turn duplex printing, pagination, location of print lines and words, signature graphics, and the type of font (but not point size to less than 10) of these forms without resubmitting for approval.

We would like to implement this form as soon as possible. If you have any questions about this form or if there is anything we can do to make your review easier, please call me at 800-842-2733, extension 23-5339.

Thank you for your consideration of this submission.

Company and Contact

Filing Contact Information

Michele Kahn, Actuary mikahn@tiaa-cref.org
730 Third Avenue 800-842-2733 [Phone] 5339 [Ext]
(730/3/32) 212-916-5903 [FAX]
New York, NY 10017

Filing Company Information

Teachers Insurance and Annuity Association of America	CoCode: 69345	State of Domicile: New York
730 Third Avenue	Group Code: 1216	Company Type: L&H
New York, NY 10017	Group Name: TIAA-CREF	State ID Number:
(212) 490-9000 ext. [Phone]	FEIN Number: 13-1624203	

Filing Fees

Fee Required? Yes

SERFF Tracking Number:	TCRE-126314919	State:	Arkansas
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Product Name:	RCP Forfeiture Endorsement		
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Fee Amount:	\$50.00		
Retaliatory?	No		
Fee Explanation:	One Policy form.		
Per Company:	No		

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America
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Variable and Variable
Product Name: RCP Forfeiture Endorsement
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/28/2009	09/28/2009

SERFF Tracking Number: TCRE-126314919 State: Arkansas
Filing Company: Teachers Insurance and Annuity Association of State Tracking Number: 43566
America
Company Tracking Number:
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium
Variable and Variable
Product Name: RCP Forfeiture Endorsement
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Disposition

Disposition Date: 09/28/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Retirement Choice Plus Annuity Contract		Yes
	Endorsement		

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Form Schedule

Lead Form Number: IGRSP-FORF-E1

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IGRSP-FORF-E1	Policy/Cont Retirement Choice ract/Fratern Plus Annuity al Contract Certificate: Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial			IGRSP-FORF-E1.pdf

**TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA
(TIAA)**

730 Third Avenue, New York, NY 10017-3206
Telephone: [800-842-2733]

Endorsement to Your TIAA Retirement Choice Plus Annuity Contract

This endorsement modifies the provisions of your TIAA Retirement Choice Plus Annuity Contract and becomes part of it. Please read this endorsement and attach it to your contract.

All of the contract's **accumulation** is to be held in the name of the contractholder without being attributable to any individual employee under the employer plan. The amount of accumulations and any benefits arising from them will therefore be determined without reference to any individual employee's accumulations.

*All references to **contractholder payments** are deleted.* Contractholder payments are not available under this contract.

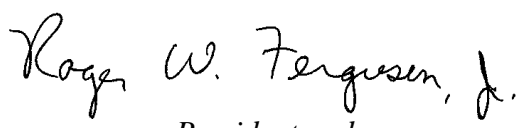
*The following is added to the section entitled **Employer plan fee withdrawals**:*

TIAA will only approve payment withdrawals for the payment of fees that the employer certifies are for "reasonable and necessary plan expenses" that can be paid by the plan from plan assets.

The following provision is added to your contract:

Premium offset payment. The employer may instruct us to withdraw all or part of the contract's accumulation as a premium offset payment in accordance with the terms of the employer plan. Such payments will serve to offset the employer's obligation to make contributions on behalf of employees under the plan.

A premium offset payment will be effective as of the end of the business day in which we receive the contractholder's written request for the premium offset payment. The contractholder may defer the effective date of the premium offset payment until any business day following the date on which we receive the request. TIAA will determine all values as of the end of the effective date. A premium offset payment reduces the accumulation from which it is paid by the amount paid. If different rate schedules apply to different parts of the contract's Traditional Annuity accumulation, such reduction will be allocated among the parts on a pro-rata basis in accordance with procedures established by TIAA. A premium offset payment may not be revoked after its effective date.


Roger W. Ferguson, Jr.
President and
Chief Executive Officer

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: A certification of readability is not included as this product is a security subject to federal jurisdiction.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A - endorsement filing only.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: N/A - endorsement filing only.		
Comments:		